Finland Confirms Historic Shift to Online Gambling License System by 2027

Helsinki-based industry expert Bonusetu.com analyzes the new government proposal, which includes a 22% GGR tax, a national self-exclusion register, and the end of the online monopoly for casino and betting.

HELSINKI – 25.11.2025 – Bonusetu.com, a Helsinki-based company specializing in the comparison and review of online casinos, today analyzes the Finnish government's landmark legislative proposal (HE 16/2025 vp). The proposal will dismantle the current online gambling monopoly and introduce a partial licensing system, a move Bonusetu.com sees as a critical step toward enhancing player safety and modernizing the market.

The government's proposal officially acknowledges that the current monopoly system has not succeeded in its objectives, noting that the monopoly's market share in digital gambling is near 50%. This means a large portion of play already occurs outside the state-regulated system.

The reform's primary stated goals are to **prevent and reduce gambling-related harm** and to **improve the channeling rate** by bringing all operators into a single, strictly supervised Finnish framework.

"As a Helsinki-based company with over a decade of industry expertise, we have advocated for this change for years," said Tommi Korhonen of Bonusetu.com. "A well-regulated license system is the only proven way to protect all players, ensure operator accountability, and create a fair and transparent market. The government’s proposal shows a serious commitment to fixing a system that was no longer serving the best interests of Finnish players."

Key Highlights of the Proposal (HE 16/2025 vp):

The new legislation outlines a clear timeline and structure for the new market:

- **Go-Live Date:** The new licensed market is intended to launch on **January 1, 2027**.
- **Application Process:** The license application process.
- **Scope of Licenses:** The new license system will cover **online casino games** and **online betting**. Veikkaus Oy's exclusive activities, such as the national lottery and physical slot machines, will be legally separated into a different entity within the same group.
- **License Duration:** Gambling licenses will be issued for a maximum of **five years** at a time.

A New Framework for Player Protection

A cornerstone of the new legislation is a strong, multi-layered focus on responsible gambling and player safety.

Key player protection measures in the proposal include:

- **National Self-Exclusion Register:** A centralized system will be established, allowing a player to self-exclude from *all* licensed gambling services in Finland with a single request.
- **Mandatory Identification:** All players must be registered with a player account and be strictly verified by identity and place of residence.
- **Strict Marketing Rules:** Marketing will be permitted to channel players to the legal offering but must be **"moderate and responsible"**. The law will detail prohibited marketing methods and ban direct marketing without a person's explicit consent.

Financial and Structural Changes

The proposal also details the new tax structure and enforcement model, creating strong incentives for both players and operators to join the regulated system.

- **New Tax Rate:** A uniform lottery tax will be set at **22% of GGR** for all licensed operators.
- **Incentive for Players:** In a critical move to boost channeling, winnings from **unlicensed gambling sites will become taxable income** for the player.
- **B2B Licensing:** The market will also require a **software license** for game suppliers. Licensed operators will be permitted to *only* use software from other licensed suppliers.
- **New Supervisory Authority:** A new, powerful supervisory authority will be established, funded by licensee-paid supervision fees. It will have robust enforcement powers, including issuing fines, revoking licenses, and ordering the **removal of illegal online content**.

"We look forward to being a constructive partner in this new, regulated environment and continuing our mission to provide Finns with the safest and most reliable information on the market," Korhonen concluded.

About Bonusetu.com

Founded in 2016 and headquartered in Helsinki, Bonusetu.com is a leading Finnish company specializing in the review and comparison of online casinos. With a team of industry veterans boasting over 100 years of combined experience, our mission is to provide reliable, up-to-date, and transparent information to help Finnish players make safe and informed choices in the digital gaming environment.

For more information, please visit https://www.bonusetu.com.

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The original Finnish government proposal, Hallituksen esitys HE 16/2025 vp, is available on the Finnish Parliament's website.